## IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

MELODY SAWICKI : 518 E. 22<sup>ND</sup> STREET : CHESTER, PA 19013 :

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Plaintiff

:

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:

AETNA LIFE

INSURANCE COMPANY

980 Jolly Road,

Blue Bell, PA 19422

:

Defendant

NO.:

### **COMPLAINT**

NOW COMES, the Plaintiff, Melody Sawicki, by and through her Counsel, Pond, Lehocky, Stern & Giordano, P.C., and hereby complains of the above referenced Defendant, Aetna Life Insurance Company (hereinafter referred to as "Aetna"), as follows:

## I. STATEMENT OF JURISDICTION:

1. Jurisdiction is conferred upon this Honorable Court pursuant to 28 U.S.C. § 1331 and 29 U.S.C. § 1332(e). This Honorable Court has jurisdiction over all issues raising a federal question and this instant matter involves a disability policy issued to the Claimant through her Employer, thus it is governed by the Employee Retirement Income Security Act of 1974 (ERISA) 29 U.S.C. § 1011, et seq.

2. All acts and occurrence that give rise to the instant cause of action transpired within the jurisdictional boundaries of this Honorable Court.

## II. FACTS:

- 3. The Plaintiff, Melody Sawicki, is an adult and competent individual with a physical address of 518 E. 22<sup>nd</sup> Street, Chester, PA 19013.
- 4. The Defendant, Aetna, under information and belief, is a business entity with a principal place of business located at 980 Jolly Road, Blue Bell, PA 19422 with a Corporate Headquarters located at 151 Farmington Avenue, Hartford, CT 06156.
- 5. Aetna is a business entity, which issues disability insurance policies governed by the Employee Retirement Insurance Security Act (ERISA), 29 U.S.C. §1011, et seq.
- 6. On a date certain, Aetna, issued a policy providing disability insurance benefits to the Plaintiff through the Plaintiff's employer.
- 7. The policy of insurance aforementioned provided for an employee benefit plan as defined and covered under the terms of ERISA.
- 8. At all times material and relevant hereto, all policy premiums due on behalf of the Plaintiff under said policy were paid.
- 9. At all times material and relevant hereto, the Plaintiff performed all obligations required of her under said contract of insurance.

- 10. At all times material and relevant hereto, the Plaintiff was a qualified participant in the employee benefit plan provided by Aetna to the Plaintiff's employer under the aforementioned policy.
- 11. On a date certain, the Plaintiff filed an application for long term disability benefits with Aetna.
- 12. Aetna notified the Plaintiff that her claim was being denied as of July 5, 2019.
- 13. The Plaintiff filed an administrative appeal and submitted additional medical records and opinions of her treating doctors in support of his claim.
- 14. By correspondence dated June 4, 2019, Aetna denied the Plaintiff's administrative appeal and informed her of her right to bring a civil action disputing the adverse benefit decision.
- 15. Aetna abused its discretion and acted in a manner serving only its own business interest when it denied the Plaintiff's claim for disability benefits.
- 16. The actions of Aetna in denying the Plaintiff's claim for disability insurance benefits was arbitrary, capricious and made in violation of 29 U.S.C. §1001, et seq.
- 17. The actions of Aetna in denying the Plaintiff's claim for disability insurance benefits are contrary to the language of the policy in question.
  - 18. The Plaintiff is entitled to disability insurance benefits under the

aforementioned policy as she has satisfied through medical evidence that he meets the definition of disability under the policy of insurance.

- 19. The Plaintiff is entitled to recover the benefits due to her under the aforementioned insurance policy in accordance with 29 U.S.C. §1132.
- 20. As a direct and proximate result of the actions of Aetna as herein above more particularly described, the Plaintiff has been caused to incur attorneys' fees in an amount not yet known.
- 21. As a direct and proximate result of the actions of Aetna, the Plaintiff has sustained damages in an amount not yet known to the Plaintiff; however, upon information and belief, such damages will approximate the amount of benefits due and owing to the Plaintiff from July 5, 2019 to the present and continuing into the future.

WHEREFORE, the Plaintiff, Melody Sawicki, respectfully requests that judgment be entered against Aetna as follows:

- 1. Ordering Aetna to pay to the Plaintiff, Melody Sawicki, long term disability insurance benefits from July 5, 2019 to the present and continuing into the future as provided for in the policy of insurance;
- 2. Awarding the Plaintiff, Melody Sawicki, prejudgment interest on the award until the date of judgment;
- 3. Awarding the Plaintiff's attorney's fees, court costs and other reasonable

costs incurred for the prosecution of the instant action;

4. Granting such other and further relief as the Court may deem just and proper.

RESPECTFULLY SUBMITTED,

BY:

Michael J. Parker, Esquire

PA Bar ID 93024

Pond, Lehocky, Stern & Giordano, P.C.

One Commerce Square 2005 Market Street

18th Floor

Philadelphia, PA 19103

(215)568-7500

## Case 2:19-cv-03738-GJP Document 1 Filed 08/19/19 Page 6 of 10 CIVIL COVER SHEET

JS 44 (Rev. 06/17)

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON NEXT PAGE OF THIS FORM.)

I. (a) PLAINTIFFS Melody Sawicki 518 E. 22nd Street Chester, PA 19013 (b) County of Residence of First Listed Plaintiff Chester (EXCEPT IN U.S. PLAINTIFF CASES)				DEFENDANTS Aetna Life Insurance Company 980 Jolly Road Blue Bell, PA 19422 County of Residence of First Listed Defendant montgomery (IN U.S. PLAINTIFF CASES ONLY) NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE TRACT OF LAND INVOLVED.						
(c) Attorneys (Firm Name, Michael J. Parker, Esqui 2005 Market Street Philadelphia, PA 19103	re .			Attorneys (If Know	rn)					
II. BASIS OF JURISD	ICTION (Place an "X" in C	ne Box Only)	III. CI	TIZENSHIP OF	PRIN	CIPA	L PARTIES			
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VI. CAUSE OF ACTIO	Prief description of ca	tute under which you ar use: EAL OF A DENIAL				•		ERISA		
VII. REQUESTED IN COMPLAINT:	CHECK IF THIS UNDER RULE 2:	IS A CLASS ACTION		EMAND \$		CF	IECK YES only IRY DEMAND:	if demanded ir	ı comptair ⊠No	nt:
VIII. RELATED CASE IF ANY DATE	(See instructions):	JUDGE SIGNATURE OF AFT		PRECIONS	D	OCKET	NUMBER			
FOR OFFICE USE ONLY	19 /	JAMA	KNEY	RECORD			<del>-</del> 1		<u> </u>	
RECEIPT# AM	IOUNT	APPLYING IFP		JUDGE			MAG. JUD	GE		

## INSTRUCTIONS FOR ATTORNEYS COMPLETING CIVIL COVER SHEET FORM JS 44

Authority For Civil Cover Sheet

The JS 44 civil cover sheet and the information contained herein neither replaces nor supplements the filings and service of pleading or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. Consequently, a civil cover sheet is submitted to the Clerk of Court for each civil complaint filed. The attorney filing a case should complete the form as follows:

- I.(a) Plaintiffs-Defendants. Enter names (last, first, middle initial) of plaintiff and defendant. If the plaintiff or defendant is a government agency, use only the full name or standard abbreviations. If the plaintiff or defendant is an official within a government agency, identify first the agency and then the official, giving both name and title.
- (b) County of Residence. For each civil case filed, except U.S. plaintiff cases, enter the name of the county where the first listed plaintiff resides at the time of filing. In U.S. plaintiff cases, enter the name of the county in which the first listed defendant resides at the time of filing. (NOTE: In land condemnation cases, the county of residence of the "defendant" is the location of the tract of land involved.)
- (c) Attorneys. Enter the firm name, address, telephone number, and attorney of record. If there are several attorneys, list them on an attachment, noting in this section "(see attachment)".
- II. Jurisdiction. The basis of jurisdiction is set forth under Rule 8(a), F.R.Cv.P., which requires that jurisdictions be shown in pleadings. Place an "X" in one of the boxes. If there is more than one basis of jurisdiction, precedence is given in the order shown below. United States plaintiff. (1) Jurisdiction based on 28 U.S.C. 1345 and 1348. Suits by agencies and officers of the United States are included here. United States defendant. (2) When the plaintiff is suing the United States, its officers or agencies, place an "X" in this box. Federal question. (3) This refers to suits under 28 U.S.C. 1331, where jurisdiction arises under the Constitution of the United States, an amendment to the Constitution, an act of Congress or a treaty of the United States. In cases where the U.S. is a party, the U.S. plaintiff or defendant code takes precedence, and box 1 or 2 should be marked.

  Diversity of citizenship. (4) This refers to suits under 28 U.S.C. 1332, where parties are citizens of different states. When Box 4 is checked, the citizenship of the different parties must be checked. (See Section III below; NOTE: federal question actions take precedence over diversity cases.)
- III. Residence (citizenship) of Principal Parties. This section of the JS 44 is to be completed if diversity of citizenship was indicated above. Mark this section for each principal party.
- IV. Nature of Suit. Place an "X" in the appropriate box. If there are multiple nature of suit codes associated with the case, pick the nature of suit code that is most applicable. Click here for: Nature of Suit Code Descriptions.
- V. Origin. Place an "X" in one of the seven boxes.
  - Original Proceedings. (1) Cases which originate in the United States district courts.
  - Removed from State Court. (2) Proceedings initiated in state courts may be removed to the district courts under Title 28 U.S.C., Section 1441. When the petition for removal is granted, check this box.
  - Remanded from Appellate Court. (3) Check this box for cases remanded to the district court for further action. Use the date of remand as the filing date.
  - Reinstated or Reopened. (4) Check this box for cases reinstated or reopened in the district court. Use the reopening date as the filing date. Transferred from Another District. (5) For cases transferred under Title 28 U.S.C. Section 1404(a). Do not use this for within district transfers or multidistrict litigation transfers.
  - Multidistrict Litigation Transfer. (6) Check this box when a multidistrict case is transferred into the district under authority of Title 28 U.S.C. Section 1407.
  - Multidistrict Litigation Direct File. (8) Check this box when a multidistrict case is filed in the same district as the Master MDL docket. PLEASE NOTE THAT THERE IS NOT AN ORIGIN CODE 7. Origin Code 7 was used for historical records and is no longer relevant due to changes in statue.
- VI. Cause of Action. Report the civil statute directly related to the cause of action and give a brief description of the cause. Do not cite jurisdictional statutes unless diversity. Example: U.S. Civil Statute: 47 USC 553 Brief Description: Unauthorized reception of cable service
- VII. Requested in Complaint. Class Action. Place an "X" in this box if you are filing a class action under Rule 23, F.R.Cv.P. Demand. In this space enter the actual dollar amount being demanded or indicate other demand, such as a preliminary injunction. Jury Demand. Check the appropriate box to indicate whether or not a jury is being demanded.
- VIII. Related Cases. This section of the JS 44 is used to reference related pending cases, if any. If there are related pending cases, insert the docket numbers and the corresponding judge names for such cases.

Date and Attorney Signature. Date and sign the civil cover sheet.

# Case 2:19-cv-03738-GJP Document 1 Filed 08/19/19 Page 8 of 10 UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

### DESIGNATION FORM

(to be used by counsel or pro se plaintiff to indicate the category of the case for the purpose of assignment to the appropriate calendar)

Address of Plaintiff:	518 E. 22nd Street, Chester,	, PA 19013			
Address of Defendant:	980 JOLLY ROAD, BLUE BELL, PA 19422				
	518 E. 22nd Street, (				
RELATED CASE, IF ANY:					
Case Number: N/A	Judge; N/A	Date Terminated:			
Civil cases are deemed related when Yes is answe					
previously terminated action in this court?	earlier numbered suit pending or within one year	Yes No V			
pending of within one year previously termin		Yes No 🗸			
numbered case pending or within one year pr		Yes No 🗸			
case filed by the same individual?	pus, social security appeal, or pro se civil rights	Yes No 🗸			
I certify that, to my knowledge, the within case this court except as noted above.  DATE: 08/14/2019	is / • is not related to any case now pending o				
DATE: ON THE OTO	Attorney-at-Law / Pro Se Plaintiff	93024  Attorney I.D. # (if applicable)			
CIVIL: (Place a √ in one category only)	·	Aworney 1.D. # [9 appricable]			
A. Federal Question Cases:	B. Diversity Jurisdiction	a Choas.			
1. Indemnity Contract, Marine Contract, and 2. FELA 3. Jones Act-Personal Injury 4. Antitrust 5. Patent 6. Labor-Management Relations 7. Civil Rights 8. Habeas Corpus 9. Securities Act(s) Cases 10. Social Security Review Cases 11. All other Federal Question Cases (Please specify): ERIS	d All Other Contracts  1. Insurance Con 2. Airplane Perso 3. Assault, Defan 4. Marine Person 5. Motor Vehicle 6. Other Personal 7. Products Liabi 8. Products Liabi 9. All other Diver (Please specify):	ntract and Other Contracts  Onal Injury  nation  al Injury  Personal Injury  I Injury (Please specify):  Ility  Asbestos  rsity Cases			
	ARBITRATION CERTIFICATION				
ı, MICHAEL J. PARKER	counsel of record or pro se plaintiff, do hereby certify:  (2), that to the best of my knowledge and belief, the cof interest and costs:				
DATE: 08/14/2019	Mul/1-	93024			
NOTE: A trial de novo will be a trial by jury only if there h	Attorney-at-Law / Pro Se-Plaintiff	Attorney I.D. # (if applicable)			
7iv 609 (5/2018)	las been compnance with F.R.C.P. 38.				

# Case 2:19-cv-03738-GJP Document 1 Filed 08/19/19 Page 9 of 10 UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

DESIGNATION FORM
(to be used by counsel or pro se plaintiff to indicate the category of the case for the

Address of Plaintiff:	518 E. 22nd Stre	et, Chester, P	A 19013	calendar)		
Address of Defendant:	980 JOLLY ROAD	), BLUE BELL	, PA 19422			
	Place of Accident, Incident or Transaction: 518 E. 22nd Street, Chester, PA 19013					
RELATED CASE, IF ANY:						
	Judge: N/A		Date Terminated:			
Civil cases are deemed related when Yes is answered						
<ol> <li>Is this case related to property included in an ear previously terminated action in this court?</li> </ol>			Yes	No		
<ol><li>Does this case involve the same issue of fact or g pending or within one year previously terminated</li></ol>	grow out of the same transaction discretion in this court?	n as a prior suit	Yes	No 🗸		
<ol> <li>Does this case involve the validity or infringemenumbered case pending or within one year previous.</li> </ol>	nt of a patent already in suit or ously terminated action of this o	any earlier court?	Yes	No 🚺		
4. Is this case a second or successive habeas corpus case filed by the same individual?	4. Is this case a second or successive habeas corpus, social security appeal or pro-secivil rights.					
I certify that, to my knowledge, the within case this court except as noted above.	s / is not related to any ca	se now pending or wi	ithin one year previous	ly terminated action in		
DATE: 08/14/2019	Attorney-at-Law / Pro Se			024		
	Allorney-al-Law / Pro Se	Plaintiff	Attorney I.	D. # (if applicable)		
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A. Federal Question Cases:		iversity Jurisdiction Ca	ses:			
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5. Patent 6. Labor-Management Relations	5.	Motor Vehicle Per	sonal Injury			
7. Civil Rights  8. Habeas Corpus	☐ 6. ☐ 7.	Products Liability	ury (Please specify):			
L. J Stock Helds / Locks / Cases	□ 8. □ 9.	Products Liability	- Asbestos			
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. MICHAFI I PARKER	nsel of record <i>or</i> pro se plaintiff, do		We con writing			
Pursuant to Local Civil Rule 53.2, § 3(c) (2), exceed the sum of \$150,000.00 exclusive of it	that to the best of my knowledg	ge and belief, the dam	ages recoverable in thi	s civil action case		
Relief other than monetary damages is sought	. /. //					
DATE: 08/14/2019	Attorney-ti-Law / Pro St-	7	930	·····		
NOTE: A trial de novo will be a trial by jury only if there has b		шпщ	Auorney 1.D.	# (if applicable)		

## IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF PENNSYLVANIA

MELODY SAWICKI

	Plaintiff	; }		
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AETNA LIFE		;		
INSURANCE COMPA	٧Y	;		
	Defendant	: NO.		
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SELECT ONE OF TH	E FOLLOWING	CASE MANAGEI	MENT TRACKS:	
(a) Habeas Corpus – Cas	es brought under	28 U.S.C. §2241 thr	ough §2255	( )
(b) Social Security – Cas and Human Services	es requesting revi denying plaintiff	ew of a decision of Social Security Ben	the Secretary of Health efits.	( )
(c) Arbitration – Cases r	equired to be desi	gnated for arbitratio	n under Local Civil Rule 53.2	( )
(d) Asbestos- Cases invo exposure to asbestos.	lving claims for p	ersonal injury or pr	operty damage from	( )
(e) Special Management commonly referred to the court. (See reverse management cases.)	o as complex and	that need special or	a) through (d) that are intense management by lanation of special	( )
(f) Standard Manageme	ent – Cases that d	o not fall into any o	ae of the other tracks.	
8/14/19 Date	/ Mull	11/1/1	Melody Sawicki Attorney For Plaintiff	(X)
215-568-7500	215-58	36-3174	Mparker@disabilityjus	tion com-
Геlephone	FAX num		E-Mail Address	ucc.com